

24. A method as claimed in claim 10 wherein said step of entering the secret code at a requesting terminal further comprises a step of entering personal identification.

25. A method as claimed in claim 24, wherein said identification is input via at least one of a keyboard, a magnetic or digital card, and a barcode reader.

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ADDITIONAL FEE:

Please charge any insufficiency of fee, or credit any excess, to Deposit Account No. 50-0427.

R E M A R K S

The Office Action issued July 2, 2002 has been received and its contents have been carefully considered.

The applicant herein and applicant's undersigned counsel wish to thank the Examiner in charge of this application, Mr. Geoffrey Akers, for the courtesy and cooperation he extended to them during the personal interview kindly granted on October 4, 2002. During this interview, applicant presented the Examiner with a Power Point Presentation, in both laptop and hard copy form, which

explained the essence of the present invention and distinguished the present invention over the cited prior art; that is, the U.S. Patent No. 5,953,710 to Fleming, U.S. Patent No. 6,205,436 to Rosen and U.S. Patent No. 6,370,514 to Messner. Applicant respectfully requests that the hard copy of this presentation, which was provided to the Examiner during the interview, be made of record in this application.

During the interview, applicant and his representative also discussed the U.S. Patent No. 5,815,665 to Teper et al. which had only recently come to their attention. It is respectfully requested that this patent also be made of record during the prosecution of this application. A copy of this patent is submitted herewith together with Form 1449 which lists this document.

As explained at the interview, the Teper patent describes a system and method for providing trusted brokering services over a distributed network. The system gives a user means to register himself/herself with a centralized online broker in order to secure and facilitate authentication and billing, allowing for the brokerage institution to handle all billing matters related to expenditures effectuated on other non-trustful providers.

The user first registers himself/herself with the broker, allowing for the broker to store his billing credentials. Then, every time the user logs into the broker's system, it is given a public session ID, which can be transmitted securely to other institutions selling services or goods to the user. Such non-trustful institutions can then submit billing events to the broker using the session ID that identifies the user, so that the broker can take care of billing without ever exposing user's credentials to the merchant. It also serves as a centralized way for allowing different service provider institutions to authenticate the user through a secure key without requiring individual login procedures.

In contrast to the trigger system, according to the invention, the brokerage system of Teper et al. is not capable of forwarding user's credentials to other terminals or institutions; actually, the basic concept is to keep the credentials within the broker's control, requiring all other institutions to submit their billing to the broker, so that the broker can effectuate all the transactions himself in a centralized matter.

The Teper et al. system is also not capable of setting conditions in which the use of the broker account, or any

other user-specific account, can be permitted to someone other than the accountholder. It is a system meant to control and hold all liabilities related to the transaction, centralizing the collection of the funds from accountholder's account and paying out all the related merchants, holding within all settlement responsibilities associated with it. It is responsible for centralizing the collection of funds from the customer and the disbursing of funds to the merchants who submitted the billing event, inheriting all bureaucratic, financial and legal liabilities.

Such brokerage system could, in fact, be integrated into the trigger system, allowing a user's electronic broker authentication and account to be stored and forwarded by a trigger server, thus allowing for someone other than the broker accountholder to perform transactions using his/her brokerage account and credentials, through the terms and conditions established and specified under a trigger secret code.

Accordingly, it is believed that the present invention, as recited in applicant's independent claims 1 and 10, distinguishes patentably over Fleming, Rosen and Messner as well as Teper et al.

The claims of this application have been carefully reviewed and amended, where necessary, to clarify the language as required by 35 USC §112. In particular, both independent claims 1 and 10 have been amended to provide antecedent basis for a "source account", and an "accountholder". Claims 1 and 10 have also been amended to make clear that, in addition to "account approval information" (called "credentials" in the Power Point Presentation) the account holder provides "account restriction information comprising terms and conditions on the use of the account" which includes, at the very least, a "cap value on the amount of funds to be made available."

Finally, claim 10 has been amended to recite method steps directly, rather than inferentially as was done in the original claim.

Various other minor amendments have been made to the dependent claims to render them clear and definite and consistent with the amended independent claims 1 and 10.

Finally, claim 13 has been canceled and new claims 19-25 have been added. Enclosed is a check in the amount of \$36 to cover the 4 extra dependent claims that have been added beyond the maximum of 20.

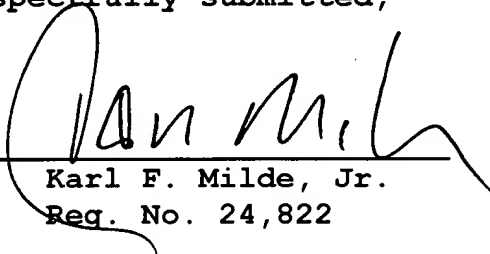
Claims 19-25 are "system" claims, dependent from claim 1, which are directly patterned after claims 11, 12 and 14-18, respectively.

In conclusion, therefore, it is believed that independent claims 1 and 10 define an invention which is neither shown nor suggested by any one of the references of record, taken either individually or in combination.

This application is therefore believed to be in condition for immediate allowance. A formal Notice of Allowance is accordingly respectfully solicited.

Respectfully submitted,

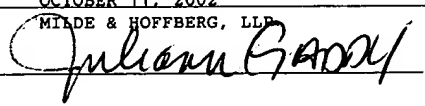
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VERSION TO SHOW MARKINGS OF CHANGES MADE

IN THE CLAIMS:

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Please amend claims 1-2, 5-10, 15, 16 and 18 as follows:

1. (Once Amended) A system for collecting, storing and forwarding account approval information for transactions between terminals and hosts for a source account associated with an accountholder, enabling account withdrawals and charges by someone other than an accountholder, which system comprises:

a) an input terminal in which [a source] an accountholder provides data indicating [a] the source account at an institution from which funds will be paid or charges made, and account approval information and account restriction information comprising terms and conditions on the use of the account, which account restriction information includes a cap value on the amount of the funds or charges to be made available, [authorization, and a secret code,] all of which [is] are transmitted to[:];

b) a trigger server which stores account information, account approval information and account restriction information for said source account, in association with a secret code [authorization and secret code]; and

c) a requesting terminal at which [the first person to enter] an authorized person who presents said [the] secret code is provided the source account approval information for a transaction [up to the cap limit] within the terms and conditions set by the accountholder to the institution in which the previously provided source account is maintained.

2. (Once Amended) A system as claimed in claim 1, wherein the input terminal [is] includes means for collecting and transmitting said data to said trigger server, comprising at least one of an automated teller machine, a credit or debit card block, a point of sale machine, a personal computer, a lotto machine, a touch-tone telephone, a fax machine, [or] and a wireless device.

5. (Once Amended) A system as claimed in claim 1, wherein the input terminal also includes at least one of a barcode reader,



a printing device, a magnetic-card writer[, or] and a magnetic card reader.

6. (Once Amended) A system as claimed in claim 5, wherein the secret code is printed as numbers, letters, symbols, or barcode, or is digitally, [or] magnetically or optically stored [in a card].

7. (Once Amended) A system as claimed in claim 1, wherein the requesting terminal [is] includes means for transmitting said secret code to said trigger server, comprising at least one of an automated teller machine, a credit or debit card block, a point of sale machine, a personal computer, a lotto machine, a fax machine, a wireless device[, or] and a touch-tone telephone.

8. (Once Amended) A system as claimed in claim 1, wherein the requesting terminal also includes at least one of a barcode reader [or] and a magnetic card reader.

9. (Once Amended) A system as claimed in claim 1, wherein the source account is any account capable of being authorized electronically, including at least one of a credit account, a

checking account, a savings account, a money market account,  
an investment account[, or] and a telephone account.

10. (Once Amended) A method for enabling collection, storage and delivery of [a] source account approval information for withdrawals and charges to a source account associated with an accountholder, by someone other than [an] the accountholder, which method comprises:

a) [a source] an accountholder providing data indicating a source account at an institution from which funds will be paid or charges made, and account approval information and account restriction information comprising terms and conditions on the use of the account, which account restriction information includes a cap value on the amount of the funds to be made available[, authorization, and a secret code, all of which is transmitted to:];

b) transmitting said data to a trigger server which stores account information, account approval information and account restriction information for said source account, in association with a secret code [authorization and secret code]; [and]

c) entering the secret code at a requesting terminal  
[at] which transmits it to the trigger server; [the first  
person entering the secret code is provided] and

d) providing the source account approval information for  
a charge or withdrawal [up to the cap limit] within the  
terms and conditions set by the accountholder to the  
institution in which the previously provided source  
account is maintained.

Please cancel claim 13, without prejudice.

15. (Once Amended) A method as claimed in claim 14, wherein  
said beneficiary account is an account capable of receiving  
funds electronically, including at least one of a checking  
account, a money market account, an investment account, [or]  
and a savings account.

16. (Once Amended) A method as claimed in claim 14, wherein  
the beneficiary account is [provided] entered via at least one  
of a magnetic or digital card, keyboard input, [or] and a  
barcode reader.

18. (Once Amended) A method as claimed in claim 17, wherein said identification is input via at least one of a keyboard, a magnetic or digital card, [or] and a barcode reader.

Please add the following new claims:

-- 19. A system as claimed in claim 1, wherein an accountholder is charged a service charge at the input terminal.

20. A system as claimed in claim 1, wherein a service charge is imposed at the requesting terminal.

21. A system as claimed in claim 1, which further comprises means for entering a beneficiary account to where money should be remitted.

22. A method as claimed in claim 21, wherein said beneficiary account is an account capable of receiving funds electronically, including at least one of a checking account, a money market account, an investment account, and a savings account.

23. A method as claimed in claim 21, wherein the beneficiary account is entered via at least one of a magnetic or digital card, keyboard input, and a barcode reader

24. A method as claimed in claim 10 wherein said step of entering the secret code at a requesting terminal further comprises a step of entering personal identification.

25. A method as claimed in claim 24, wherein said identification is input via at least one of a keyboard, a magnetic or digital card, and a barcode reader. --